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DISASTER NEWS

DISASTER ASSISTANCE FOR INDIANA TOPS \$2 MILLION

Enough Disaster Assistance for All with Eligible Losses

INDIANAPOLIS – Within 10 days of Lake and Vanderburgh counties being designated eligible for federal and state disaster assistance, more than \$2 million in grants has been approved to help residents recover from the severe storms and flooding of Sept. 12-14, according to officials from the Federal Emergency Management Agency (FEMA) and the Indiana Department of Homeland Security (IDHS).

So far, nearly 2,000 people have applied for assistance, but disaster victims do not need to be concerned that their applications for assistance will reduce the amounts available for their neighbors who might have also suffered losses.

"Don't hesitate to apply for the assistance you may need," Larry Sommers, FEMA's federal coordinating officer, said. "The federal government has allocated sufficient funds for all those in the affected counties who have eligible losses."

State and federal disaster assistance covers basic needs only and will not normally compensate residents for their entire loss. For residents who have insurance, the government may help pay for basic needs not covered under their insurance policy. Some disaster aid does not have to be paid back, while other forms of help may come in the form of loans. The FEMA representative will explain the details during the application call.

"There is enough help to go around for all who are eligible," Eric Dietz, IDHS executive director and state coordinating officer, said. "The amounts distributed to one individual will in no way affect what disaster assistance is available to a neighbor or other eligible citizens of Indiana."

Disaster assistance includes a wide variety of programs, such as funding for temporary disaster housing; U.S. Small Business Administration (SBA) low-interest loans for individuals and businesses to repair or replace damaged property; replacement grants for serious disaster-related needs and expenses not covered by insurance or other assistance programs; and disaster unemployment assistance.

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"Don't prejudge your eligibility for assistance under these programs," Sommers said. "We don't want to miss anyone affected by the disaster that might need help to begin the recovery process. Tax dollars are set aside specifically for such help."

There are two easy ways to begin the application process. Call FEMA at **1-800-621-FEMA** (**3362**) or **TTY 1-800-462-7585** (for those with a speech or hearing impairment). Both numbers are available from 8 a.m. to 6 p.m., seven days a week until further notice. Multilingual operators are available to answer calls. Residents with Internet access may register on the agency's Web site at www.fema.gov where valuable recovery information is also available.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and businesses in the eligible counties should call **1-800-659-2955 or 1-800-877-8339 for the hearing-impaired**.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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